

**Information to identify the case:**

Debtor 1

Jamil A. Bradley

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0800

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 18-34070-JKS

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jamil A. Bradley

8/5/24**By the court:** John K. Sherwood  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jamil A. Bradley  
Debtor

Case No. 18-34070-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Aug 05, 2024

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2024:

Recip ID	Recipient Name and Address
db	+ Jamil A. Bradley, 215 Smith Street, Newark, NJ 07106-1709

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 06 2024 00:10:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 06 2024 00:10:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Aug 06 2024 01:29:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ EDI: AIS.COM	Aug 06 2024 01:29:00	Synchrony Bank by AIS InfoSource, LP, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
517966075	+ EDI: PHINAMERI.COM	Aug 06 2024 01:29:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO BOX 183853, Arlington, TX 76096-3853
517909946	+ EDI: PHINAMERI.COM	Aug 06 2024 01:29:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
517909947	+ EDI: CAPITALONE.COM	Aug 06 2024 01:29:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517909949	+ EDI: MAXMSAIDV	Aug 06 2024 01:29:00	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
518023243	+ Email/Text: BKelectronicnotices@cenlar.com	Aug 06 2024 00:10:00	FBC Mortgage, LLC, C/O Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
517909948	EDI: JPMORGANCHASE	Aug 06 2024 01:26:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517909950	Email/Text: camanagement@mtb.com	Aug 06 2024 00:10:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
518025094	Email/Text: camanagement@mtb.com	Aug 06 2024 00:10:00	M & T Bank, P.O. Box 840, Buffalo, NY 14240-0840
517909951	+ EDI: NAVIENTFKASMSERV.COM	Aug 06 2024 01:29:00	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518028327	EDI: MAXMSAIDV	Aug 06 2024 01:29:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517911655	+ EDI: AIS.COM	Aug 06 2024 01:29:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517909952	+ EDI: SYNC		

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Aug 05, 2024

Form ID: 3180W

Total Noticed: 18

Aug 06 2024 01:26:00

Synchrony Bank/PC Richards & Sons, Attn:  
Bankruptcy Dept, Po Box 965060, Orlando, FL  
32896-5060

517909953

+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov

Aug 06 2024 00:10:00

US Department of Education/Great Lakes, Attn:  
Bankruptcy, Po Box 7860, Madison, WI  
53707-7860

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520332177	*+	Jamil A. Bradley, 215 Smith Street, Newark, NJ 07106-1709
518016685	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Debtor Jamil A. Bradley fitz2law@gmail.com nadiafinancial@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6